



# Corporate America Credit Union

Summary Balance Sheet Monthly Comparison  
as of 3/31/2023

	March 2023 Current Month	February 2023 Prior Month	Monthly \$ Variance	Monthly % Variance	March 2022 Prior Year	Yearly \$ Variance	Yearly % Variance
<b>ASSETS</b>							
CASH AND CASH EQUIVALENTS	986,716,090	607,615,380	379,100,711	62.39%	555,859,031	430,857,059	77.51%
INVESTMENTS - CUSO	1,453,642	1,497,573	(43,931)	(2.93%)	3,228,802	(1,775,160)	(54.98%)
INVESTMENTS - AVAILABLE FOR SALE	2,240,728,358	2,103,586,806	137,141,552	6.52%	4,003,105,843	(1,762,377,485)	(44.03%)
FHLB STOCK	1,533,300	2,230,500	(697,200)	(31.26%)	2,230,500	(697,200)	(31.26%)
CLF STOCK	0	0	0	0.00%	32,534,360	(32,534,360)	(100.00%)
LOANS TO MEMBERS	128,511,414	194,829,950	(66,318,535)	(34.04%)	12,034,029	116,477,385	967.90%
PROPERTY AND EQUIPMENT	5,221,515	5,062,982	158,533	3.13%	5,043,335	178,180	3.53%
ACCRUED INTEREST RECEIVABLE	12,128,481	11,653,880	474,601	4.07%	6,570,345	5,558,136	84.59%
PREPAID EXPENSES	889,744	885,278	4,466	0.50%	1,175,256	(285,512)	(24.29%)
OTHER ASSETS	2,397,910	2,397,910	0	0.00%	1,028,011	1,369,899	133.26%
ACCOUNTS RECEIVABLE	13,617,313	14,737,807	(1,120,494)	(7.60%)	20,451,184	(6,833,871)	(33.42%)
<b>TOTAL ASSETS</b>	<b>3,393,197,767</b>	<b>2,944,498,065</b>	<b>448,699,703</b>	<b>15.24%</b>	<b>4,643,260,697</b>	<b>(1,250,062,929)</b>	<b>(26.92%)</b>
<b>BORROWINGS AND OTHER LIABILITIES</b>							
ACC INT PAYABLE - FHLB ADVANCE	0	334,722	(334,722)	100.00%	4,354	(4,354)	100.00%
ACCOUNTS PAYABLE	2,168,580	2,002,282	166,298	8.31%	61,689,005	(59,520,425)	(96.48%)
ACCRUED INTEREST PAYABLE	2,768,022	3,215,243	(447,221)	(13.91%)	570,971	2,197,052	384.79%
ACCRUED EXPENSE PAYABLE	4,602,770	3,115,678	1,487,092	47.73%	10,353,852	(5,751,082)	(55.55%)
<b>TOTAL LIABILITIES</b>	<b>9,539,373</b>	<b>8,667,925</b>	<b>871,447</b>	<b>10.05%</b>	<b>72,618,182</b>	<b>(63,078,809)</b>	<b>(86.86%)</b>
<b>MEMBERS' SHARES</b>							
NCA - AMORTIZED	118,609	100,637	17,972	17.86%	0	118,609	0.00%
MEMBERS SHARES	2,351,807,246	1,920,219,164	431,588,082	22.48%	3,394,953,887	(1,043,146,641)	(30.73%)
MEMBER SHARE CERTIFICATES	845,051,413	846,782,937	(1,731,524)	(0.20%)	995,022,760	(149,971,347)	(15.07%)
<b>TOTAL SHARES, CERTIFICATES AND C</b>	<b>3,196,977,267</b>	<b>2,767,102,738</b>	<b>429,874,529</b>	<b>15.54%</b>	<b>4,389,976,647</b>	<b>(1,192,999,379)</b>	<b>(27.18%)</b>
<b>CAPITAL</b>							
NCA - UNAMORTIZED	1,554,034	1,572,006	(17,972)	(1.14%)	4,760,681	(3,206,648)	(67.36%)

## CORE CAPITAL



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	March 2023 Current Month	February 2023 Prior Month	Monthly \$ Variance	Monthly % Variance	March 2022 Prior Year	Yearly \$ Variance	Yearly % Variance
PIC/PCC	121,754,415	121,754,415	0	0.00%	109,213,520	12,540,895	11.48%
OTHER RESERVES	118,424,050	118,424,050	0	0.00%	106,254,602	12,169,448	11.45%
UNDIVIDED EARNINGS	12,806,314	9,985,612	2,820,703	28.25%	14,139,889	(1,333,575)	(9.43%)
<b>TOTAL CORE CAPITAL</b>	<b>252,984,780</b>	<b>250,164,077</b>	<b>2,820,703</b>	<b>1.13%</b>	<b>229,608,011</b>	<b>23,376,769</b>	<b>10.18%</b>
ACCUMULATED UNREALIZED GAINS/L	(65,004,978)	(80,106,493)	15,101,515	18.85%	(45,664,319)	(19,340,658)	(42.35%)
ACCUMULATED OTHER COMPREHENS	(2,852,708)	(2,902,188)	49,480	1.70%	(8,038,505)	5,185,797	64.51%
<b>TOTAL MEMBERS EQUITY</b>	<b>3,383,658,395</b>	<b>2,935,830,140</b>	<b>447,828,255</b>	<b>15.25%</b>	<b>4,570,642,515</b>	<b>(1,186,984,120)</b>	<b>(25.97%)</b>
<b>TOTAL LIABILITIES AND MEMBERS EQ</b>	<b>3,393,197,767</b>	<b>2,944,498,065</b>	<b>448,699,703</b>	<b>15.24%</b>	<b>4,643,260,697</b>	<b>(1,250,062,929)</b>	<b>(26.92%)</b>



# Corporate America Credit Union

Summary Income Statement Monthly Comparison  
as of 3/31/2023

	March 2023 Current Month	February 2023 Prior Month	Monthly \$ Variance	Monthly % Variance	March 2023 Year-to-Date	March 2022 Year-to-Date	Yearly \$ Variance	Yearly % Variance
INTEREST ON LOANS	619,989	743,791	(123,802)	(16.64%)	2,241,465	40,063	2,201,402	5,494.85%
INVESTMENT INCOME	10,410,153	8,945,128	1,465,026	16.38%	28,104,732	7,252,847	20,851,885	287.50%
<b>TOTAL INTEREST INCOME</b>	<b>11,030,142</b>	<b>9,688,918</b>	<b>1,341,224</b>	<b>13.84%</b>	<b>30,346,198</b>	<b>7,292,910</b>	<b>23,053,287</b>	<b>316.11%</b>
INTEREST ON REVERSE REPO	0	0	0	0.00%	0	2,202	2,202	100.00%
INTEREST ON FHLB	0	334,722	334,722	100.00%	1,334,708	4,354	(1,330,354)	(30,553.57%)
INTEREST ON LOC	0	5,596	5,596	100.00%	9,675	0	(9,675)	0.00%
MEMBER SHARES DIVIDENDS	6,390,361	4,691,522	(1,698,839)	(36.21%)	15,812,987	1,066,725	(14,746,262)	(1,382.39%)
CD DIVIDEND	1,084,987	1,052,429	(32,558)	(3.09%)	3,390,085	893,606	(2,496,478)	(279.37%)
NCA DIVIDEND	144	130	(14)	(10.71%)	418	1,190	772	64.86%
<b>TOTAL INTEREST EXPENSE</b>	<b>7,475,492</b>	<b>6,084,399</b>	<b>(1,391,093)</b>	<b>(22.86%)</b>	<b>20,547,873</b>	<b>1,968,078</b>	<b>(18,579,796)</b>	<b>(944.06%)</b>
<b>NET INTEREST INCOME</b>	<b>3,554,650</b>	<b>3,604,520</b>	<b>(49,869)</b>	<b>(1.38%)</b>	<b>9,798,325</b>	<b>5,324,833</b>	<b>4,473,492</b>	<b>84.01%</b>
FEE INCOME	537,341	506,927	30,414	6.00%	1,521,200	484,299	1,036,901	214.10%
OTHER INCOME	21,567	15,382	6,185	40.21%	51,744	54,380	(2,636)	(4.85%)
<b>TOTAL NON-INTEREST INCOME</b>	<b>558,908</b>	<b>522,309</b>	<b>36,599</b>	<b>7.01%</b>	<b>1,572,945</b>	<b>538,680</b>	<b>1,034,265</b>	<b>192.00%</b>
COMPENSATION	1,082,783	814,941	(267,843)	(32.87%)	2,852,444	2,092,414	(760,030)	(36.32%)
EMPLOYEE BENEFITS	322,677	298,752	(23,925)	(8.01%)	916,883	1,044,297	127,413	12.20%
TRAVEL AND CONFERENCE	52,959	42,077	(10,882)	(25.86%)	122,830	14,301	(108,529)	(758.88%)
OFFICE OPERATION	486,938	358,910	(128,028)	(35.67%)	1,223,360	997,368	(225,992)	(22.66%)
MARKETING AND EDUCATIONAL	1,145,807	131,188	(1,014,619)	(773.41%)	1,302,656	660,661	(641,994)	(97.17%)
PROFESSIONAL SERVICES	160,088	113,790	(46,298)	(40.69%)	384,586	373,634	(10,952)	(2.93%)
MISCELLANEOUS	27,515	13,500	(14,015)	(103.81%)	54,613	26,125	(28,488)	(109.05%)
EXAM FEES	22,219	22,219	0	0.00%	66,658	93,917	27,259	29.02%
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>3,300,986</b>	<b>1,795,377</b>	<b>(1,505,610)</b>	<b>(83.86%)</b>	<b>6,924,029</b>	<b>5,302,717</b>	<b>(1,621,312)</b>	<b>(30.58%)</b>
<b>NET OPERATING EXPENSE</b>	<b>2,742,079</b>	<b>1,273,068</b>	<b>(1,469,011)</b>	<b>(115.39%)</b>	<b>5,351,085</b>	<b>4,764,037</b>	<b>(587,047)</b>	<b>(12.32%)</b>
GAIN SALE OF INVESTMENT	0	0	0	0.00%	0	0	0	0.00%



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	March 2023 Current Month	February 2023 Prior Month	Monthly \$ Variance	Monthly % Variance	March 2023 Year-to-Date	March 2022 Year-to-Date	Yearly \$ Variance	Yearly % Variance
OTHER GAIN	2,313,889	0	2,313,889	0.00%	2,322,389	5,415,071	(3,092,681)	(57.11%)
<b>TOTAL GAINS ON ASSETS</b>	<b>2,313,889</b>	<b>0</b>	<b>2,313,889</b>	<b>0.00%</b>	<b>2,322,389</b>	<b>5,415,071</b>	<b>(3,092,681)</b>	<b>(57.11%)</b>
LOSS SALE OF INVESTMENT	0	188,312	188,312	100.00%	188,312	331,725	143,412	43.23%
<b>TOTAL LOSSES ON ASSETS</b>	<b>0</b>	<b>188,312</b>	<b>188,312</b>	<b>100.00%</b>	<b>188,312</b>	<b>331,725</b>	<b>143,412</b>	<b>43.23%</b>
OTHER PENSION EXPENSE	45,072	45,072	0	0.00%	135,216	151,666	16,449	10.85%
<b>RETURN ON ASSETS</b>	<b>3,081,389</b>	<b>2,098,067</b>	<b>983,322</b>	<b>46.87%</b>	<b>6,446,100</b>	<b>5,492,476</b>	<b>953,625</b>	<b>17.36%</b>
TAXES	2,167	2,167	0	0.00%	6,500	8,748	2,248	25.70%
<b>NET INCOME AFTER TAXES</b>	<b>3,079,222</b>	<b>2,095,901</b>	<b>983,322</b>	<b>46.92%</b>	<b>6,439,601</b>	<b>5,483,728</b>	<b>955,873</b>	<b>17.43%</b>